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ABSTRACT

Questionnaires were sent to 307 persons, with 135 responses returned (40%), to determine who had used the Michigan Consumer Education Center services and to determine attitudes toward Center services. Five categories of persons were contacted: Those local representatives who had coordinated inservice training sessions provided by the Center; 1973 and 1974 graduate summer workshop participants; a random sample of Annual Michigan Consumer Education Conference attendees; a random sample of persons using the Center's library loan services; and a random sample of those who actually visited the Center or utilized its consultant and advisory services in some way. Findings/conclusions showed that (1) of all respondents in all categories, over 80% of them had taught a consumer education course or unit within the last three years (reinforcing the current assumption that teachers actively involved in classroom settings provide the core of the Center's clientele, and that programs must continue to be planned primarily to meet the practical needs of teachers), (2) from the survey response, support for the Center by the users of its services is very strong, (3) programs and materials of the Center have received wide acceptance by those who have worked with them, and (4) the main burden for the improvement of consumer education throughout the State really depends on those who directly implement programs at the local level. This evaluation report includes a definition and scope of consumer education; the history, goals, and services of the Michigan Consumer Education Center; its objectives and accomplishments for the 1975-76 period; and its future directions. (SH)

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Summary Report and Evaluation
January 1973 - June 1976

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CONSUMER EDUCATION

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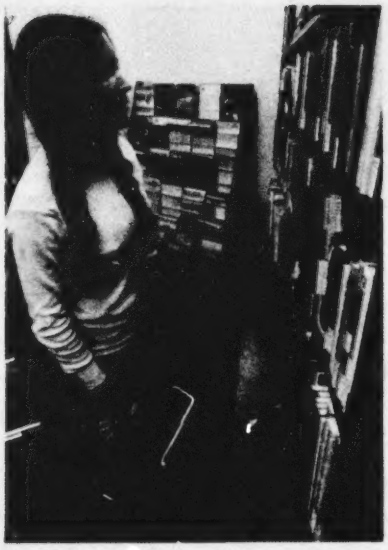
Funded by the Michigan Department of Education, Vocational Education Amendment of 1968, Part F.

The Consumer Education Center has it made a difference?



Michigan Consumer Education Center

June 1976

Dear Friends of Consumer and Economic Education:

The Michigan Consumer Education Center -- has it made a difference? In this Summary Report and Evaluation covering the grant period of January 1973 through June 1976, we have briefly reviewed and evaluated the purposes and accomplishments of the Center.

In June of 1975 Dr. John Porter, Michigan's Superintendent of Public Instruction, suggested that the Michigan Consumer Education Center might broaden its purposes, strengthen its linkages to Eastern Michigan University, and become a Center for professional development and continuing education for teachers of consumer education. This challenge has become the goal of the Center.

As the Center broadens its scope we will continue programs in secondary education and expand the work in elementary, middle school, adult, community and higher education.

We look forward to the continued cooperation of educators, business, government and the community as we meet the challenges of consumer education in 1977 and the coming years.

Sincerely,

Rosella Bannister, Director

Charles Monsma, Ph.D., Consultant

RB/CM:sj

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DEFINITION AND SCOPE OF CONSUMER EDUCATION

Consumer competence is a continuing process of learning concerned with the quality of life as influenced by consumer decisions. A definition of consumer education currently in use in Michigan is:

> Consumer education is the study of intelligent methods of buying and using goods and services, competent money management, the relationship of the consumer to the economic system, and the rights and responsibilities of consumers.

Consumer education crosses academic boundaries, drawing from home economics, business education, the social sciences, mathematics, and other disciplines. There is a need to expand and integrate consumer education concepts into the total school experience in order that all youths and adults can become knowledgeable and discriminating consumers.

At the Michigan Consumer Education Center, consumer education content is considered in the following major classifications:

FACTORS AFFECTING CONSUMER BEHAVIOR
Includes values, goals, lifestyles, decision making, careers, basic skills and special needs.

MONEY MANAGEMENT AND CREDIT
Includes banking services, budgeting, credit, tax forms, record keeping, retirement planning, savings and investments.

BUYING AND USING GOODS AND SERVICES
Includes food, clothing, housing, insurance, professional services, transportation, education and health.

CONSUMER RIGHTS AND RESPONSIBILITIES
Includes consumer action, complaints, laws, legal papers, safety, energy and environmental concerns.

BASIC ECONOMICS IN THE MARKETPLACE
Includes basic characteristics of the U.S. economic system and factors affecting economic choices we make as consumers, producers and citizens.

SOURCES OF CONSUMER INFORMATION AND ASSISTANCE
Includes business, government and consumer organizations, services, and information sources.

Consumer education offers the opportunity for people to exercise an informed judgement about their decisions in the economic system. Consumer education needs to be rescued from the image of sharp shopping to become a central ingredient of education for living in American society.

President James Brickley, Eastern Michigan University
Mr. Daniel Voydanoff, Second Vice President, National Bank of Detroit and Chairman, Michigan Consumer Education Center Advisory Committee

HISTORY, GOALS AND SERVICES OF THE MICHIGAN CONSUMER EDUCATION CENTER

The Michigan Consumer Education Center was established in 1973 at Eastern Michigan University, a project of the Michigan Department of Education using federal funds from Vocational Education Amendments of 1968.

The proposal creating the Michigan Consumer Education Center was written by the Education Committee of Credit Counseling Centers of Michigan, in an effort to meet critical educational needs of people as seen by representatives of debt management, education, creditor, and community service organizations.

Eastern Michigan University was selected as the home for the Center because of the willingness of the University administration to support the development of an innovative program cutting across academic disciplines.

Eastern Michigan University has long been a leader in the preparation of teachers, and its campus is located in southeastern Michigan serving a geographic

area which includes 80 percent of Michigan's population.

The Center, under the administration of the Division of Field Services, has linkages to the Colleges of Business, Human Services, Education and Arts and Sciences.

The goal of the Center is to expand and strengthen consumer education programs in Michigan schools and communities. In order to reach this goal, the Center provides the following services:

1. Teacher education through credit courses, workshops, state and regional conferences, newsletters and publications.
2. Consultant services to educational agencies, government, business and community consumer groups.
3. A loan collection of teaching-learning resources for preview, evaluation and professional development of teachers. The Center has linkages with Michigan's Regional Educational Media Center network (REMC) to identify, purchase and circulate consumer media for classroom use.

The Center staff includes two professionals in consumer education, consultants from University faculty and from outside the University, a secretary-librarian staff and a graduate assistant. The annual budget of the Center is approximately $85,000, with expenditures for personnel, consumer library purchases, printing and mailing, communications, travel and overhead costs.

An Advisory Committee to the Center includes the following list of Michigan's leading consumer representatives of business, government, education and community consumer groups.

Business:

Better Business Bureau, Detroit . . . . . Emery Gravelle
Chamber of Commerce, Michigan . . . . . William Wickham
Detroit Free Press . . . . . Trudy Lieberman

Michigan Consumer Finance Association . . . . . Richard Marcus
National Bank of Detroit . . . . . Daniel Voydanoff
New York Carpet World . . . . . Philip Laux

General Education:

Counselor, Cherry Hill Schools . . . . . Paul Williams
High School Students . . . . . Rotating
Michigan Association of School Administrators . . . . . Donald Currie
Michigan Association of Secondary School Principals . . . . . Robert Hall
Michigan Department of Education . . . . . Barbara Gaylor
Michigan Education Association . . . . . Karen White
Teacher, East Detroit Federation . . . . . Jill Parish
Teacher, Crestwood Schools . . . . . Thomas Messner
Vocational Education, Oakland Schools . . . . . Marie Schrag

Government:

Detroit Office of Consumer Affairs . . . . . Esther Shapiro
Michigan Consumers Council . . . . . Linda Joy

Non-Profit Organizations:

Consumer Research Advisory Council . . . . . Alfreda Riley
Credit Counseling Centers . . . . . Albert Horner
Lay Member . . . . . Lorraine Beebe
Mott Foundation . . . . . Marilyn Steele
United Auto Workers, Consumer Affairs . . . . . Mildred Jeffrey

University:

Eastern Michigan University - Academic Affairs . . . . . James Magee
EMU - Academic Affairs . . . . . Raymond LaBounty
EMU - Business Education . . . . . Robert Ristau
EMU - Contemporary Issues and Psychology . . . . . Monroe Friedman
EMU - Economics . . . . . Young-iob Chung
EMU - Education . . . . . Jack Minzey
EMU - Field Services . . . . . Earl Studt
EMU - Home Economics . . . . . Billie Lou Sands
Michigan State University, Cooperative Extension Service . . Johne Criner
Wayne State University . . . . . Mary Jane Bostick

A summary of the major accomplishments of the Michigan Consumer Education Center prior to 1975-76 includes:

1. In-service workshops in consumer education throughout Michigan.
2. Multi-disciplinary graduate credit workshops in consumer education at Eastern Michigan University.
3. Annual statewide Michigan Consumer Education Conference for teachers, administrators and representatives of business, government and the community.
4. Development of Michigan Student Expectations in Consumer Education and a standard Test of Consumer Knowledge for secondary and adult programs.
5. Consumer education resource collection of films, media kits, curriculum guides and textbooks available for loan and evaluation.

OBJECTIVES AND ACCOMPLISHMENTS 1975-76

The following objectives of the Michigan Consumer Education Center were written in the proposal which was funded by the Michigan Department of Education in 1975-76. Accomplishments related to each objective are described in this section. An evaluation of the Center's effectiveness in providing these services is included on pages 30-42 of this report.

GRADUATE CREDIT WORKSHOPS AND COURSES

Objective 1. A graduate credit workshop will be offered on the campus of Eastern Michigan University in the summer of 1975. The purpose of the interdisciplinary workshop will be to design a semester course in Consumer Economics based on Michigan Student Expectations in Consumer Education, using competency based education techniques. An enrollment of 40 teachers is expected. Faculty will be selected from three departments at Eastern Michigan University.

The 2-week graduate workshop was held August 11-22, 1975 at Eastern Michigan University with 48 participants representing 24 high schools, 5 middle schools, 2 adult and evening youth programs and one elementary school.

Goals, objectives, and learning activities were developed for a semester course based on the topics identified in Michigan Student Expectations in Consumer Education. Appropriate classroom resources were selected from the Center's resource collection.

Five Funded Consumer Education Project Schools in Detroit, Farmington, Houghton-Hancock, Martin and Ypsilanti sent representatives to the workshop who adopted the workshop product to meet their local needs. A report of the pilot programs will be available from the Michigan Department of Education after June 30, 1976.

Faculty and Staff of the 1975 Consumer Education Workshop

Gwen Reichbach, Home Economics
Dr. Charles Monsma, Political Science
Rosella Bannister, Michigan Consumer Education Center
Dr. Albert Belskus, Administrative Services and Business Education

Objective 2: A graduate credit course in consumer education will be offered through the Eastern Michigan University Division of Field Services at Mt. Clemens, Michigan in the fall of 1975.

"Teaching Consumer Education" a 2-credit hour course, was presented in September-December 1975 at Mt. Clemens High School with 12 participants enrolled. Credit could be earned in home economics, business education or political science. The participants developed units in consumer education and collected, evaluated and organized files of current information for classroom use.

Objective 3: The Center will encourage Eastern Michigan University to develop interdisciplinary courses in consumer education on the undergraduate and graduate level.

Within the new Individualized Studies program at Eastern Michigan University, a student may select a program from several departments based on individual professional needs in consumer affairs.

In February, 1976 the Center sponsored a meeting of faculty, administration and selected graduate students to discuss consumer programs at Eastern Michigan University. The meeting highlighted existing programs in consumer education and illustrated the need for increased communication and cooperation in future program development.

Objective 4: A minimum of 15 inservice workshops will be provided to Michigan educational agencies and community consumer groups, upon request.

Objectives of the workshops will be:

a. To provide information up-date for teachers in consumer education content and methods.
b. To identify and evaluate methods of implementation of consumer education.
c. To assist in the development of consumer education units and course outlines, using Michigan Student Expectations in Consumer Education.
d. To identify and evaluate consumer education teaching-learning resources suitable for classroom use.

The following inservice workshops and presentations were conducted by the Michigan Consumer Education Center staff and consultants:

		Attendance
7/1-3/75	Northern Michigan University Consumer Education Workshop	30
7/22/75	Oakland University Elementary Curriculum	35
10/14/75	EMU Industrial Education Class	15
10/22/75	Lansing Elementary Principals Meeting	45
11/11/75	Oakland University Elementary Curriculum	28
11/21-22/75	Concordia College - Consumer Education Session	150
12/9/75	Port Huron Consumer Education Inservice	20
3/11-12/76	Eaton Rapids High School Inservice	45
3/16/76	Battle Creek Consumer Education Inservice	15
4/14/76	Flint Consumer Education Inservice, Consumer Problems	40
4/28/76	Flint Consumer Education Inservice, Consumer Resources	30
4/29/76	Lansing Woodcreek Elementary Inservice	15
5/6/76	Cherry Hill Career Day	60

		Attendance
5/7/76	Merrimar Elementary Inservice	50
5/12/76	Flint Consumer Education Inservice, Values and Decisions	30
5/19/76	Romulus Elementary Inservice	20
5/19/76	Flint Consumer Education Inservice, Credit	20

The inservice workshops or presentations were designed to meet local needs while incorporating the Center's inservice objectives listed above.

THREE YEAR COMPOSITE

JULY 1973 - JUNE 1976

WORKSHOPS AND CONFERENCES

Objective 5: The Center will continue to provide support for Michigan colleges and universities in the development and implementation of workshops and courses in consumer affairs.

At the 1975 Michigan Consumer Education Conference one of the concurrent sessions was titled "University Programs in Consumer Education." Representatives from Wayne State University, Michigan State University, Western Michigan University and Florida International-University of Miami discussed current programs and future trends.

In addition to the work done at Eastern Michigan University, the Center participated in workshops, meetings and conferences at Northern Michigan University, Oakland University, Michigan State University and Concordia College during 1975-76.

CONFERENCES

Objective 6: A second annual state-wide Michigan Consumer Education Conference will be held at the Kellogg Conference Center, Michigan State University on October 30-31, 1975, with representatives from education, business and government.

The 1975 Michigan Consumer Education Conference was held on October 30-31, 1975 with over 400 registered participants and guests. Topics discussed during the conference included:

Consumer Education -- State of the Art
Law and the Consumer
Demonstration Models in Consumer Education
University Programs in Consumer Education
New Directions in Consumer Education
Adult Consumer Education Programs
Grantsmanship -- Writing Consumer Program Proposals
Food and Nutrition -- Facts and Fads
Consumer Mathematics
Economics and the Consumer
Consumer Education through the Newspaper
Consumer Education Media Preview

Consumer Educators at the 1975 Consumer Education Conference
Marjorie Yarger, Doctoral Candidate, Wayne State University
Judith Thelen, Consumer Consultant, State Employees Credit Union
Dr. Rita Richey, Wayne State University
Marlin Gerber, Kalamazoo Valley Community College
Sue McKay, Chamber of Commerce, Kalamazoo

Objective 7: The Center will participate in a minimum of 8 state, regional and national conferences in consumer education and will provide exhibits and materials when appropriate.

The Center staff participated in the following conferences in addition to the 1975 Michigan Consumer Education Conference reported in Objective 6.

9/24/75	Michigan Association of School Administrators
10/17/75	Michigan Council for the Social Studies
11/14/75	Michigan Business Education Association
11/17-18/75	Midwest Regional Consumer Education Conference, Terre Haute
12/3/75	Michigan Association of Secondary School Principals
12/6/75	EMU Metric Education Conference
2/14/76	Conference on Student Consumer Issues
2/26-27/76	MDOE Pilot Consumer Education Projects Conference
3/24/76	Consumer Responsibility Conference--Michigan State University
6/2/76	Midwest Regional CAP Consumer Conference - Indiana
6/23/76	Michigan Vocational Technical Education Conference

MICHIGAN INTER-UNIVERSITY CONFERENCE ON STUDENT CONSUMER ISSUES

Questions concerning the expansion of consumer education at the university level have often been raised. To further discussion of this question among university students themselves, a conference was planned with the following purposes in mind: 1) Provide participants with a core of information to share with home campus communities 2) Provide a forum for students to discuss common consumer issues 3) Provide an opportunity for students to link with consumer groups and 4) Gain input on student needs in consumer education at the university level.

As a result of this idea a conference on Student Consumer Issues was held at Eastern Michigan University on February 13-14, 1976. The conference was jointly sponsored by Eastern Michigan University's Office of Student Life and the Michigan Consumer Education Center.

There were seventy persons in attendance representing ten Michigan Universities and colleges.

The conference consisted of speakers, panel discussions and the administration of a "Survey of Student Needs in Consumer Education at the University Level."

State Senator Gilbert Bursley discussed "Students as Consumers of Education" at the Friday evening banquet. The Saturday luncheon speaker was Jeffrey Edelstein of the Federal Trade Commission in Washington, D. C. answering the question, "What is the Federal Trade Commission Doing for Consumers?"

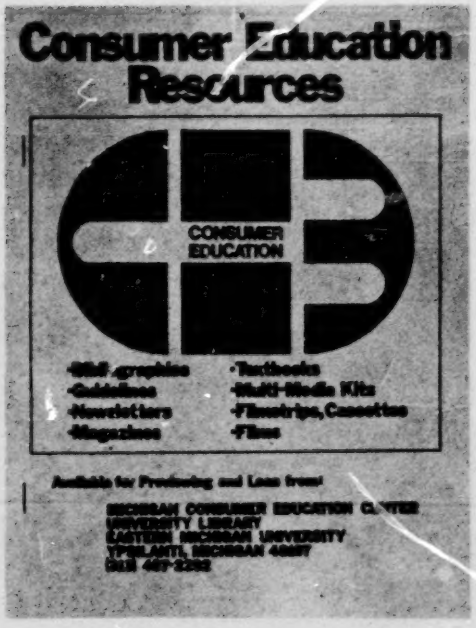
A series of panel discussions took place throughout Saturday: "Students as Consumers of Education" led by student leaders from various Michigan schools; "Financial Aid -- Whose Needs Does It Meet?" discussed by Eastern Michigan University Financial Aid Office employees; "Landlord-Tenant Rights" and "Food Co-ops

Beyond Consumerism" led by persons active in these areas; "Students as Agents of Social Change" led by Joe Tuchinsky of Public Interest Research Group in Michigan (PIRGIM); and "Students in Consumer Action" led by John Knapp, Director of the Washtenaw County Consumer Action Center and Dr. Monroe Friedman, Director of the Center for the Study of Contemporary Issues, who have both led programs which involved student activity in the consumer field.

The results of the "Survey of Student Needs in Consumer Education at the University Level" showed that the students present felt there was a need for courses in consumer education at the university level. Only one of the 30 respondents to the survey felt that they were not needed. When asked if an appropriate curriculum in consumer education was available at their university, 52% responded "no," while 43% responded "yes," and 4% did not know if such a curriculum was available.

When respondents were asked to indicate the importance of specific consumer education topics, the top priority categories were the following: "Consumer Complaints and Action" and "Banking Services." The low priority items were "Values Affecting Consumer Behavior" and "Buying Clothing."

Approximately 60% of the respondents were considering a career in consumer education or consumer affairs as opposed to about 40% not considering this area as a career. This survey is only a small indication, but it does point toward a need for the continued development of consumer career and consumer education competencies at the university level.



The Most Requested Publication of the
Michigan Consumer Education Center

PUBLICATIONS

Objective 8: The Center's Newsletter will be written and distributed bi-monthly to more than 5000 educators and community groups during the school year.

The purpose of the newsletter is to increase awareness and provide information regarding conferences, workshops, classroom resources and current consumer issues.

Six issues of the Consumer Education Newsletter were published, including articles dealing with the following topics:

Announcements of Consumer Education Conferences, Workshops
New Office of Consumers Education, U. S. Office of Education
Consumer Education Resolution -- Michigan Secondary School Principals
Media Listings Available from Consumer Education Center
New Publications for Consumer Education Teachers
Michigan Guidelines in Consumer Economics
1976 Survey of Consumer Education in Michigan Schools
Graduate Study Opportunities in Consumer Education

Objective 9: The Center will prepare new publications as requested by Michigan consumer educators. Titles proposed for 1975-76 include:

Michigan Laws in Consumer Affairs
How to Design a Filing System for Consumer Education Materials
A Directory of State and Local Agencies Providing Consumer Assistance and Information
Bibliographies

Among the new publications of the Center in 1975-76 are:

1976 Edition, Consumer Education Resources Catalog
How to Design a Filing System of Consumer Education Materials
How to Design a Directory of Local Consumer Education Resource People, Agencies and Field Trips
A Guide for Developing a Local Teacher Survey in Consumer Education
New and Revised Bibliographies:

Advertising	Health and Nutrition
Bilingual	Housing
Budgeting	Insurance
Consumer Information Sources	Interdisciplinary Approach
Credit	Low Income
Decision Making	Metrics
Economics	Older Americans
Elementary Education	Rights and Responsibilities
Funerals	Savings and Investments
Gyps and Frauds	Values and Goals

Michigan Consumer Laws: A Teacher's Handbook*

LIBRARY SERVICES

Objective 10: The Center's library will continue to add materials to its collection of teaching-learning resources.

Loan copies of films, media kits, texts and curriculum guides will be circulated for preview and evaluation purposes. It is expected that the Center will receive a minimum of 1500 requests for loan items.

Center staff will assist educators and the 22 Regional Educational Media Center Directors in the identification of appropriate consumer education resources for classroom use.

*The Michigan consumer law handbook was developed by the Consumer Interests Committee of the Michigan Home Economics Association and circulated by the Michigan Consumer Education Center.

Educators and Students Use
the Center's Consumer Education
Library Collection of Media and Materials

During 1975-76, the Center purchased the following items for its loan library collection:

16 films
13 media kits
43 books
3 games

The following chart shows the number of items circulated in 1975-76 as compared to 1974-75:

	Number of Items in Collection 1975-76	Circulation Total 1975-76	Circulation Total 1974-75
Films	70	1101	466
Media Kits	211	738	346
Books	475	454	67
Simulation Games	19	59	30
Filmstrips	10	7	5
Cassettes	32	22	21
Vertical File Materials	8500	925	159

Consumer Education Media Purchase (REMC Grant):

The Michigan Consumer Education Center maintains an extensive library of consumer education materials. Due to the large demand for these materials, the Center was forced to limit use of the Center collection to preview and evaluation purposes rather than general classroom use. In order to meet the need of teachers for regular use of such materials, a relationship was established with the 22 Regional Educational Media Centers (REMC) throughout the state.

Working with a committee which included Center personnel and REMC representatives, application was made to the Michigan Department of Education for funds to be used for the purchase of consumer education media. The acquisitions would become a part of the permanent REMC collections for distribution among local teachers. The objective was to provide on a one time basis, a minimum collection of needed consumer education media for classroom use.

A grant of $48,400 ($2,200 for each of the 22 REMCs) was obtained from the Michigan Department of Education, Division of Vocational and Technical Education Services. Following this, a list of appropriate media was developed based on Center experience and covering all the major consumer education topic areas. Local REMC directors in consultation with local consumer education teachers, made final purchase decisions.

All the funds from the grant have now been expended, meeting the program conclusion date of June 30, 1976.

A total of 217 films and 363 media kits were purchased and distributed to the REMCs, based on their individual orders. The bulk of the materials were received by the REMCs in late 1975.

A preliminary evaluation of the utilization of these materials to date has been made. A survey was conducted of the 22 REMC directors, asking what their records showed in terms of number of requests, number of viewers, and

student or teacher evaluations of each item purchased. Fifteen of the REMC directors had returned the form by early June, 1976.

The results of the survey are necessarily fragmentary due to the short time that these materials have been in circulation. Most respondents commented on the fact that the materials were not included in their catalogs and had been in circulation only half of the year, if that, so use reports were not really accurate as a long range indicator. Twelve of the fifteen reports specifically commented that use should be higher next year.

Even given the limited usage, the range in response was dramatic. In two REMCs, the materials were not even in general circulation yet and in two others each film had already been borrowed an average of 10 times in one case and 15 times in the other.

One REMC director reported a full year's use of the materials in just half the year. Another said that "from the amount of usage in the past three months it will be necessary to purchase duplicate copies of most of this material."

Totals, for what they are worth at this time, reported that individual items had been requested 971 times. It was obvious that use rate on films was much higher than that for media kits. Only a few REMCs reported the number of persons who had seen the media, but projections based on these figures would estimate that 50,000 students have viewed the media up to the present time.

No evaluative comments are recorded by most REMCs so no report of the student and teacher response to the materials can be made at this time. The REMC directors were almost unanimously positive in unsolicited comments which they made about the receipt and future use of these materials.

Objective 11: The Center will circulate the 21 publications already compiled by the Center staff to educational agencies upon request. Titles include:

Consumer Education Resources Catalog
Michigan Student Expectations in Consumer Education
Test of Consumer Knowledge -- Based on Student Expectations
Directory of Consumer Resource Persons in Michigan Colleges and Universities
Concurrent Performance Indicators in Career and Consumer Education
Careers in Consumer Affairs
Bibliographies -- Budgeting, Credit, Economics, Elementary Consumer Education, Low Income, Older Americans, Housing

During 1975-76, the Center recieved a total of 2,940 requests for free publications. It is estimated that another 2000 publications were distributed at workshops, conferences and to visitors to the Center. An average of 5 persons per day come to the Center to use or borrow library materials, for a total of approximately 1200 visitors per year.

CONSULTANT SERVICES

Objective 12: The Center staff will provide a minimum of 50 consultant services related to consumer education curriculum, methods of implementation, teaching-learning materials, and teacher education to educational agencies and community groups upon request.

The following consultant meetings were scheduled in 1975-76:

		Nature of Consultant Services
7/16/75	Concordia College, Curriculum Coordinators	Conference planning
7/23-25/75	Wayne State University, Consumer Education Project PACT	Module Development
8/6-8/75	Wayne State University, Consumer Education Project PACT	Module Development
9/9/75	Wayne State University, Consumer Resources Project	Advisory
9/10/75	Calhoun Area Skills Center	Program Development
9/12-13/75	Wayne State University, Consumer Education Project PACT	Module Development

		Nature of Consultant Services
9/17/75	Flint Adult Consumer Education Project	Advisory
9/18/75	Michigan State University, Human Ecology Department	Consumer Conference Planning
9/25/75	Flint Community Schools, Economics/ Consumer Course	Advisory
10/8/75	Wayne State University, Consumer Resources Project	In-Service Development
10/10-11/75	Wayne State University, Consumer Education Project PACT	Module Development
10/23/75	Ypsilanti High School, Consumer Education Committee	Advisory
10/27/75	Michigan Department of Education, Consumer and Economic Education	Advisory
11/4/75	Michigan Department of Education	Guidelines and Performance Objectives
11/7-8/75	Wayne State University, Consumer Education Project PACT	Module Development
11/10/75	Michigan Department of Education, Metric Education Referent Group	Advisory
11/19/75	Michigan Department of Education and Olivet College	Performance Objectives
12/2/75	Wayne State University, Consumer Resources Project	Advisory
12/4/75	Michigan Department of Education and Olivet College	Performance Objectives
12/11/75	Michigan Department of Education and Olivet College	Performance Objectives
12/17/75	Detroit Public Schools	Inservice Proposal
1/7/76	Holt High School	Course Development
1/8/76	Michigan Department of Education	Guidelines and Performance Objectives
1/12/76	Eaton Rapids High School	Inservice Planning
1/13/76	Flint Community Schools	Inservice Planning
1/20/76	Ypsilanti High School	Advisory
1/21/76	Oakland University	Proposal Development
1/22/76	Michigan Department of Education	Guidelines and Performance Objectives
1/23/76	Southfield Bank	Credit Information
1/23-24/76	Wayne State University, Consumer Education Project PACT	Module Development
1/27/76	Michigan Department of Education, Pilot Schools	Conference Planning
1/27/76	Calhoun Area Skills Center	Inservice Planning
1/31/76	Ypsilanti High School	Advisory
2/4/76	Whirlpool Corporation	Consumer Careers
2/5/76	Livonia Public Schools	Proposal Development
2/9/76	Michigan State University and Oakland University	Elementary Consumer Education
2/10/76	Michigan Department of Education and Olivet College	Performance Objectives

		Nature of Consultant Services
2/17/76	Wayne-Westland Schools	Proposal Development
2/23/76	Bellevue High School	Program Development
2/24/76	Cadillac High School	Program Development
2/26/76	Michigan Department of Education, 5 Pilot Schools	Advisory
2/27/76	Michigan Department of Education	Guidelines
3/4/76	Michigan Department of Education	Guidelines and Performance Objectives
3/9/76	Michigan Department of Education	Consumer Education Coordinating Committee
3/22/76	Wayne State University, Consumer Resources Project	Advisory
3/24/76	Michigan Department of Education	Consumer Education Coordinating Committee
3/25/76	General Motors Corporation	Consumer and Economic Education
3/29-4/3/76	United States Office of Education	Proposal Reader
4/6/76	Consumer Educators of Michigan	Advisory
4/13/76	Michigan Department of Education	Consumer Education Coordinating Committee
4/23/76	Michigan Department of Commerce	Materials and Program
4/27/76	Eaton Rapids High School	Program Development
4/29/76	Future Homemakers of America Contest	Contest Judge
4/30/76	Teacher Yvonne Rush	Career/Consumer Module
5/5/76	Consumer Educators of Michigan	Conference Planning
5/16/76	Michigan Department of Education, Life Role Competencies	Advisory
5/21/76	LaRaza Michigan Citizens Advisory Committee	Bi-lingual Consumer Education
5/25/76	Calhoun County Community Action Agency	Low-Income Conference Planning
5/26/76	Haslett Elementary Schools	Program Development
5/27/76	Wyandotte Roosevelt High School	Course Materials
6/2/76	Flint Adult Consumer Education Project	Advisory
6/8/76	Montgomery Ward, Flint Community Schools	Course Planning
6/22/76	Community Action Agency and Consumer Coalition	Low-Income Conference Planning

Objective 13. If given the assignment by the Michigan Department of Education, the Center staff will serve as consultants in the development of a Michigan Curriculum Guide in Consumer Economics, through a state-wide task force, using the Michigan Student Expectations in Consumer Education as a foundation.

In October, 1975, Dr. John Porter, Michigan's Superintendent of Public Instruction, called a meeting of representatives of Eastern Michigan University, Olivet College and Michigan Department of Education to discuss consumer and

economic education in Michigan schools. Dr. Porter asked that the Economic Education Center at Olivet College and the Consumer Education Center at Eastern Michigan University cooperate in the development of consumer economics performance objectives. Following 12 work sessions with the Economic Education Center and Michigan Department of Education representatives, a draft of performance objectives have been developed.

Concurrently, Center staff has served on a committee that has developed a draft of Michigan Guidelines in Consumer Economics.

Objective 14: The Center staff will continue to provide consultant services in career education, metric education and economic education with emphasis on mutual responsibilities and cooperative efforts.

Objectives 12 and 13 list and discuss the Center's involvement in career, metric and economic education programs in 1975-76.

Objective 15: The Center staff will serve on the Wayne State University Consumer Education Cadre which will develop, test and distribute competency based education modules in selected content areas of consumer education.

During the first year of this two year project, a set of competencies for consumer education have been identified and performance objectives and tests have been developed. The Wayne State University Project staff and cadre will identify teaching strategies and instructional materials that affect pupil achievement. Ten teaching modules will be prepared during 1976-77. Co-directors of this project funded by the Michigan Department of Education are Fred Cook, Marian McMillan and Rita Richey, of the Division of Teacher Education, Wayne State University.

ADULT AND COMMUNITY EDUCATION

Objective 16: The Center staff will work with the Flint Community Schools Adult Education project in the identification and distribution of adult consumer education modules, teaching-learning materials and methods of working with adults.

A regional workshop will be scheduled after the Flint Adult Modules are developed (May-June 1976) in cooperation with the Southeastern Michigan Community Education Center Directors.

The Flint Adult Consumer Education Project is developing the following kits:

Making a Plan for Spending	Health and Safety
Know Your Community Resources	Consumer Protection
Advertising and Information	Food
Housing and Shelter	Clothing
Consumer Credit	Transportation

During the second year of the project the kits will be refined and tested in the Flint program. A regional workshop may be scheduled with Community Education personnel during 1976-77.

PROGRAM DEVELOPMENT

Objective 17: The Center will encourage the Michigan Department of Education to develop a state plan in consumer education in order to establish a common foundation and give direction to program priorities.

In October of 1975 the Center prepared a draft of an Action Plan for Michigan Consumer Education which identified possible objectives in the following areas:

Directions for Action - A State Plan
Organizational Structure
Curriculum and Instruction - Delivery Systems
Higher Education Involvement
Community Involvement
Evaluation

While several components of a state plan are now in process, further coordination is needed in order to give direction to program priorities.

Resolution:

In December 1975, the Michigan Association of Secondary School Principals in cooperation with the Michigan Consumer Education Center, approved the following resolution regarding Consumer Education:

WHEREAS, students in Michigan schools face a complex marketplace requiring knowledge and skills in consumer decision-making, and

WHEREAS, consumer knowledge is not an automatic talent but must be learned as any other body of knowledge, and

WHEREAS, several academic departments contribute to training students in consumer affairs including mathematics, science and language arts as well as home economics, business and distributive education, and the social studies, and

WHEREAS, Michigan Student Expectations in Consumer Education have been identified by a state-wide interdisciplinary committee with representatives from education, business, government and community groups, and

WHEREAS, consumer education teaching-learning resources suitable for classroom use have been identified by the Michigan Consumer Education Center and are available on loan from the Center for preview and evaluation,

THEREFORE, be it resolved that the Michigan Association of Secondary School Principals supports the need for the development of comprehensive consumer education programs at the local school district level, and

BE IT FURTHER RESOLVED, that the Michigan Association of Secondary School Principals recommends that the Michigan Department of Education take the initiative to assist local school districts in the preparation of comprehensive Consumer Education Curriculum Guides as they develop their own programs.

Consumer Educators of Michigan:

In February 1976, a group of consumer educators formed a professional association called Consumer Educators of Michigan. The purpose of the group is to expand consumer education and aid professional growth in the teaching of

consumer education in Michigan. The Center has cooperated in the establishment of this group.

Objective 18: The Center will support the continued operation of the Wayne State University Consumer Resources Project by assisting in program development and in the search for operational funds.

The Consumer Resources Project at Wayne State University was funded through a grant from the National Bank of Detroit to provide consumer education services to the Detroit area. Housed in the University Library, the Project maintains a media collection and provides programs for consumer educators and community groups. A program proposal has been submitted to the U. S. Office of Consumers Education in an attempt to secure funds for continued operation of the Project. The proposal, "Consumer Community Program -- Outreach to Bilingual and Low Income" would develop training materials and train community aides in Detroit area programs.

SURVEYS AND RESEARCH

Objective 19: The Center will encourage research in consumer education, especially in the areas of pilot and experimental program development, and in the application of technology to the educational process.

An Exploratory Study of Consumer Education
in Michigan High Schools

The Data:

A sample of 343 students from seven Michigan high schools were surveyed to explore the following questions:

1. What is the present level of consumer knowledge among high school students?
2. What factors seem to influence consumer knowledge?
3. What are students' opinions about consumer education as a high school course?

Elisa Reckendorf, Portland, Oregon Public Schools
Deborah Koss, Graduate Assistant, Michigan Consumer Education Center
EMU Student in Home Economics

The data of this study were collected in connection with the preparation of a master's degree dissertation in sociology by Deborah Koss, graduate assistant at the Michigan Consumer Education Center.

Methodology:

The high schools included in the survey were the pilot schools of the Michigan Department of Education Interdisciplinary Consumer Education Project. The high schools involved were 1) Farmington High School, Farmington, 2) Harrison High School, Farmington, 3) Houghton-Hancock High School, Houghton, 4) Martin High School, Martin, 5) Murray-Wright High School, Detroit, 6) North Farmington High School, Farmington, and 7) Ypsilanti High School, Ypsilanti.

Students in the pilot consumer education courses formed the experimental research group. An equal number of students not enrolled in a consumer education course formed a control group from which comparisons could be made between consumer education students and non-consumer education students. Both groups were tested at the beginning and at the conclusion of the semester.

Research Instruments:

There were three instruments used in the study: 1) a 43 item multiple choice Test of Consumer Knowledge based on the Michigan Student Expectations in Consumer Education. The scores on the Test of Consumer Knowledge formed an index of consumer knowledge; low, medium and high.

2) The second instrument was an Opinionnaire about consumer education.

3) A Background Information Form was employed to assess social class, school program, gender, age, grade level, grade point average, work experience outside the home, and plans for after high school. These variables will be correlated with consumer knowledge to investigate possible linkages. The data have not yet been fully analyzed and will not be presented in this report.

Preliminary Results:

What is the level of consumer knowledge? The Michigan Student Expectations in Consumer Education were developed as an indication of what high school students should know in the area of consumer education. The results of the Test of Consumer Knowledge, given prior to any of the respondents having taken the course, indicated that the students in this sample answered 45.3% of the test items correctly.

This may be an indication the Michigan high school students do not possess much of the basic information outlined as important in the Michigan Student Expectations in Consumer Education. It is hoped that exposure to this information in formal consumer education courses may help remedy this deficiency. Post-course test data from this study, when fully analyzed may shed some preliminary light on this question.

What Are Student Opinions About Consumer Education?

Opinionnaire results shown below were the responses of consumer education students at the completion of the course.

As a consumer of education, what is your opinion about a course in consumer education?

65.3% of the respondents had a positive response, while 24.3% had a mixed reaction, and 10.5% had a negative reaction.

Consumer education is an important course for high school students.

70% agreed or strongly agreed.

Every student should take a course in consumer education as a requirement for graduation.

Of the respondents, 36.6% agreed or strongly agreed that a consumer education course should be required, whereas 35% disagreed or strongly disagreed and 28.5% were neutral.

The consumer education course has helped me become a more informed consumer.

A total of 58.3% agreed or strongly agreed that the course had helped them to become more informed consumers, while 23.3% were neutral, and 18.4% disagreed or strongly disagreed.

A final report of the findings of the study will be available on its completion.

1976 Survey of Consumer Education in Michigan Senior High Schools:

In January 1976, the Michigan Consumer Education Center surveyed the 719 principals of Michigan's public and private high schools. The purpose of the survey was to find out:

-- which academic departments are taking leadership in consumer education.
-- which schools have a course or unit in consumer education as a local graduation requirement.
-- principals' attitudes about the best way to strengthen consumer education programs.

1) Of the 323 high schools responding to the survey, the following academic departments were identified as taking leadership:

Home Economics	226	Mathematics	52
Business Education	178	Economics	39
Social Studies	98	Others	6

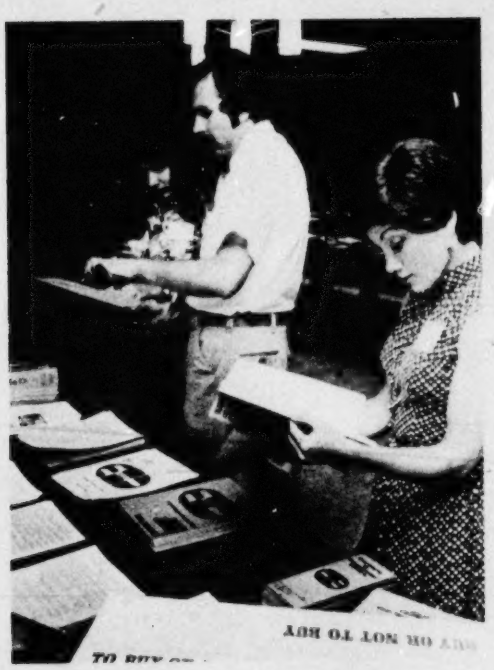
2) 233 high schools reported that they have a separate course or unit in consumer education. A majority of courses were offered in the 11th or 12th grades rather than the 9th or 10th grade. 27 schools offered 1-year programs while 178 schools offered a 1-semester course and 25 schools offered units within a semester.

3) A majority of principals felt that females and non-college bound students are more likely to enroll in a consumer education course than males and college bound students.

4) When asked the best way to strengthen consumer education in Michigan schools, the principals said:

Establish a separate course	91
Infuse information into existing courses	74
Combination of the above	167

5) Of the 323 schools responding to the survey, 46 Michigan high schools have a course or unit in consumer education as a local graduation requirement.



Evaluating the Center's Programs and Publications
Thomas Messner, Crestwood High School
Susan Klein, Wayne State University

EVALUATION

The above description of the activities of the Michigan Consumer Education Center can be seen as an evaluation tool which measures accomplishments in terms of the objectives which had been stated for the Center.

More specific evaluation instruments have also been used. After each formal group activity conducted by the Center, such as a conference or workshop, an evaluation form has been filled out by participants. These responses have been used on an ongoing basis to modify future programs and adapt them to the needs of the groups being served. Results from some of these evaluations will be cited below, in the analysis of the specific services provided by the Center.

In preparation for this summary report, an extensive survey of persons who had used Center services was carried out, to provide much basic data for an evaluation of Center activities.

Questionnaires were sent to three hundred seven persons, with one hundred thirty-five returned (forty-four percent). This is a respectable rate of return for this type of inquiry.

One part of the evaluation form was similar for all respondents. It attempted to assess the usefulness of various Center services, asking that they be rated as "very helpful," "somewhat helpful," or "not helpful." The results were strongly positive for each of the services, as is illustrated in the chart on the next page, which is a summary of all responses. Each of the categories had a large majority who evaluated the service as "very helpful," ranging from 61% for the Newsletter and Publications to 87% and 90% for the Loan Library and the In-Service Workshops, respectively. The combined responses of "very helpful" and "somewhat helpful" constituted 98% of all evaluations made of Center services.

Five categories of persons were contacted in this survey, including 1) those local representatives who had coordinated in-service training sessions provided by the Center, 2) 1973 and 1974 graduate summer workshop participants, 3) a random sample of Annual Conference attendees, 4) a random sample of persons using the Center's library loan services, and 5) a random sample of those who actually visited the Center or utilized its consultant and advisory services is some way.

It is informative to note that of all questionnaire respondents in all categories, over 80% of them have taught a consumer education course or unit within the last three years. This reinforces the current assumption that teachers actively involved in classroom settings provide the core of the Center clientele, and that programs must continue to be planned primarily to meet the practical needs of teachers. It should be noted, moreover, that many of the general comments elicited by the survey spoke of expanding the

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217A University Library
Eastern Michigan University
Ypsilanti, Michigan 48197
313-487-2292

EVALUATION FORM: MICHIGAN CONSUMER EDUCATION CENTER - MAY, 1976

1. The Michigan Consumer Education Center provides a variety of services to Michigan educators. Will you please give us your opinion as to the value of the following:

	Did not use Service	Helpfulness of Services Used: Very Helpful	Somewhat Helpful	Not Helpful	TOTAL	(Optional) Your Comments on Usefulness of Center's Services
Consumer Education Center Newsletter and Publications	15	70 / 61	43 / 38	1 / 1	114 / 100	
EMU Graduate Credit Consumer Education Workshops	80	32 / 78	7 / 17	2 / 5	41 / 100	
In-Service Workshops in local districts	75	38 / 90	3 / 7	1 / 2	42 / 99*	
Statewide Consumer Education Conferences and Exhibits	48	56 / 76	17 / 23	1 / 1	74 / 100	
Loan Library of Consumer Education Resources	24	91 / 87	12 / 11	2 / 2	105 / 100	
Consultant Services (phone, letter, meetings, etc.)	70	43 / 78	10 / 18	2 / 4	55 / 100	
TOTAL EVALUATIONS		330 / 77	87 / 20	9 / 2	426 / 99*	*Percentage totals do not always equal 100 due to rounding.

Center's activity beyond its basic role at the secondary level, into all levels of educational activity from elementary to adult.

The division of respondents into the above categories allows the focusing in on specific services and the responses of persons surveyed because of their use of that particular service. Each of these major service areas will be analyzed in turn, using data from this survey and from other sources.

1. In-Service Workshops in Local Districts.

Twenty-two in-service coordinators were contacted, of whom fifteen responded to the questionnaire. All fifteen rated the in-service workshop in their local district as "very helpful," with none responding "somewhat helpful" or "not helpful."

Four in-service workshop objectives were described to the respondents, who were asked, "How well did the workshop presented by the Michigan Consumer Education Center meet these objectives?" On a scale of 1 ("very well") to 5 ("not at all"), all responses fell into categories 1 (79%) and 2 (21%), with no responses in categories 3, 4, or 5.

Comments about the in-services from these coordinators were uniformly positive. For example:

-- The workshop was excellent. It could not have been more informative or better.

-- The Center's workshops are always up to date and of value to local staff.

-- The In-Service workshop conducted by Mrs. Bannister . . . was an overwhelming success.

-- All of the objectives were met in our two workshops . . . .

Many similar sentiments were expressed by this group of respondents. A valuable comment which shows the effect which the Center hopes all in-services will have was that "a good follow-up is now in progress."

Some specific suggestions for change were made by these coordinators in terms of expanding the scope and the techniques of the workshop sessions.

Individual workshop participants were also surveyed immediately following the conclusion of each in-service. Responses will not be specified or detailed, but they too have generally been positive. One change brought about by participant response to in-service programs is a lesser emphasis on formal presentations and a greater emphasis on participant involvement, along with more concentration on materials immediately useful in the classroom situation.

From feedback which Center personnel has received from a number of sources, it is obvious that the goal of direct classroom applicability must always be prominent in the design and execution of almost every Center activity, especially in-service training sessions.

2. Eastern Michigan University Graduate Credit Summer Workshops

Of the 1973 and 1974 workshop participants who responded to the general survey, twenty-two (73%) rated the workshop "very helpful," six (20%) called it "somewhat helpful," and two (7%) said that it was "not helpful." Those who rated in "not helpful" made no specific comments as to why they felt that way.

More specific surveys were made on two occasions of participants in the 1975 summer workshop. Immediately on completion of the workshop they were asked to evaluate the experience, and in May 1976 they were asked how useful the workshop materials had been to their teaching experience in the intervening year.

The immediate feedback on the workshop resulted in the following general findings (on five point scales of "strongly agree, agree, neutral, disagree, strongly disagree" and "very positive, somewhat positive, neutral, somewhat negative, negative"):

-- 93% felt positively about the workshop

-- 88% agreed that the goal of the workshop was accomplished

-- 92% felt that the workshop product would be useful to them

-- 80% said they would recommend the workshop to others.

-- 73% felt the interdisciplinary approach had been effectively used

-- 68% felt positively about designing a consumer education course around competency based education

--100% felt that the resources and services available from the Michigan Consumer Education Center were appropriate.

The only element of the workshop which received substantial negative feedback (20-35%) was the time allocation among various components of workshop activity. Written comments showed that participants favored less formal presentations from faculty with more time devoted to the preparation of materials which would have direct classroom utility.

The lesson in program planning for Center personnel may be that, while content presentations should not be ignored where appropriate and interestingly presented, method and demonstration activity should be maximized, consistent with the needs and capabilities of program participants.

The May 1976 survey of 1975 workshop members showed that their prediction of the utility of the materials which were prepared had been an accurate one. Whereas a general statement of utility was not solicited, the individual components of the workshop products received strong endorsement, based on actual teaching experience. For all program materials combined, 170 responses of "somewhat useful" and "very useful" were obtained, and only 4 responses

of "not useful." The lesson of practicality is again learned through the fact that "learning activities and resources" received the strongest endorsement in terms of utility, followed in order by "content outlines," "performance objectives," and "goal statements." In the various content areas, a reasonably close result obtained in terms of the usefulness of materials on Consumer Behavior, Money Management, Obtaining Goods and Services, and Laws, Rights and Responsibilities, with the Consumer and the Economy section seen as somewhat less useful than the others.

In terms of resources available at the workshop, the Michigan Consumer Education Center materials and the media previews were almost unanimously seen as "very useful," with the formal faculty presentations receiving substantially lower (yet still positive) utility scores.

The summer workshops are obviously something which should be continued, probably under generally the same format which they have had in the past. They have proven their attractiveness and usefulness to teachers of consumer education.

The courses have been taught on an interdisciplinary basis; a practice which should continue. Most participants have enrolled for home economics or business education credit. Future directions might include a reestablishing of credit form the College of Education (perhaps from the Department of Curriculum and Instruction) and more direct recruitment of social science teachers into the workshops, which would facilitate the continued availability of social science credit for those who needed it.

3. Annual Michigan Consumer Education Conference

Of those surveyed as a random sample of 1975 conference attendees, 87% rated it as "very helpful" and 13% as "somewhat helpful." The 1976

conference is being planned along basically the same format lines as the previously well-received meetings. Again, a partial modification will be made based on participants evaluations, increasing the demonstration and successful classroom method type presentations, and limiting somewhat the number of formal speakers who perform in a relatively closed setting.

4. Loan Library

By all indications, the library loan service of the Center is one of its most widely used and appreciated activities. The random sample of library loan clientele who were surveyed gave an 89% "very helpful" rating to this service. It is essential that this service remain one of the basic activities of the Center.

One rather substantial problem exists, however, in connection with the loan program; namely, the procedures for getting materials from the Center and returned to it. A related problem is that of communicating to the clientele that the Center resource collection is meant to be used for preview and evaluation for local purchase, not for regular classroom use.

The greater availability of consumer education materials at REMCs since the media purchase grant from the Michigan Department of Education should partially rectify these problems. The Center must continue to work with the REMCs in strengthening and publicizing their consumer education collections.

As for the Center's own collection, borrowers must now come to the Center to obtain materials or pay the cost of mailing. Now that the Center is no longer paying these costs, Center personnel must work to establish a system which will facilitate the greatest possible circulation of its materials. In the long run, this system should be as effective as the previous one, which partially because no cost was involved, made such demands on the materials

that the desires of individual borrowers were often not quickly and efficiently met.

5. Consultant Services

Two categories of consultant services can be delineated. The first are those persons who come to the Center to use the consumer education resources available there and to consult with the staff about their resource needs. A random sample of all persons signing the Center guest register was surveyed and 26 out of 27 persons who returned the questionnaire (96%) reported that the service was "very helpful." Their evaluations in many cases included statements about the helpfulness of the Center staff. This reinforces data from other sources that the materials and personal help available at the Center are a valuable resource for the consumer educators and others who use them.

Another level of consultant service available from the Center is the provision of advisory information on program development and related activities. The expertise of Center personnel has been widely used on a variety of advisory board and individual consulting projects. Nineteen of those surveyed on the basis of such personal consultation responded to the survey, and 18 of these (95%) rated the service as "very helpful."

The continuing availability of these advisory services to anyone who might need them is important to making the broadest possible use of the resources of the Center.

6. Consumer Education Newsletter and Publications

The evaluation of these Center products, while very strong, was the weakest of those activities or products specifically surveyed (61% said they were "very helpful," 38% said "helpful," and 1% said "not helpful."). The somewhat lower figures on this item are probably attributable to the

impersonality and superficiality of these materials, when they are compared to the other services which the Center provides. (It should be noted in this connection that a somewhat similar survey was done of all Michigan high school principals. The item rated highest of the Center services by the principals was the "Consumer Education Newsletter and Free Materials." 93% of the 305 Principals responding rated these things as "very helpful" or "somewhat helpful." This is the one Center service with which all principals have direct contact, as a copy of every Newsletter is mailed directly to each of them. In regard to the other Center services, the principals ratings were marginally yet consistently lower than the ratings from those who had made direct use of the services.)

It is felt that the area of communications and publications is one in which the Center should probably expand its activities. Center personnel in attempting to provide a variety of consumer education services to a broad range of individuals, organizations and agencies, have recognized certain areas of need in terms of professional development materials. Given the demands currently made on the staff, however, the expansion of this element of Center activities must await the obtaining of particular grant resources which would provide the professional staff support necessary to the development of such materials.

The Newsletter received many favorable comments from the evaluation respondents and should be continued as a communications link among consumer educators in Michigan. Some distribution problems may exist, however. Systematic steps should be taken to expand the regular circulation list beyond its present range, which concentrates on secondary level education programs. Appropriate consumer educators or potential consumer education facilitators (such as principals or program administrators) at all levels,

including elementary, junior high, adult and community, should be identified and added to the mailing list. The current practice of sending four copies to each Michigan high school should perhaps be examined to see if the copies are indeed getting to the appropriate persons.

7. General Stimulation of Consumer Education Activities

An important and more general aspect of the Center mission is to stimulate the strengthening of consumer education at all levels in the state of Michigan. It is hoped that persons who receive Center services will be motivated to active involvement in such activities. In other words, Center activities should have a multiplier effect which cannot totally be measured in terms of response to specific Center activities.

In an attempt to measure the involvement of Center clientele in support activities for consumer education programs each of the groups in the general survey (with the exception of the inservice coordinators, many of whom were not consumer educators) was asked what they had done to encourage "the strengthening of consumer education in your school or community during the last three years." The response follows:

	% yes	% no	number of responses
Talked with principal and/or school board members about the need for consumer education.	70	30	(105)
Talked with faculty about integrating consumer education into existing classrooms.	71	29	(103)
Talked with students about the need for consumer education.	94	6	(102)
Participated in local consumer education task forces or advisory committee.	33	67	(99)
Encouraged adult community consumer education programs.	35	65	(98)
Previewed consumer education materials and recommended purchase to local schools and/or Regional Educational Media Center.	78	22	(101)
Circulated Michigan Consumer Education Newsletter and materials to interested faculty.	66	34	(102)

The linkages between these actions and Center activities are, of course, hard to verify specifically. In an attempt to see if respondents recognized such linkages, a space was provided for "comments regarding ways the Michigan Consumer Education Center may have influenced this activity." A total of twenty-seven respondents made comments which acknowledged a debt to the Center in terms of the stimulation of this activity. Included in the specific references were twenty general comments about the help of the materials and resources available at the Center, nine references to the Newsletter, four to the summer workshops and seven to the general stimulation provided by the Center.

In a parallel question, the inservice coordinators were asked if they were "aware of ongoing activities aimed at strengthening consumer education which may have been influenced by the inservice workshop." All fifteen respondents answered "yes" to this question, most often specifying "talked with faculty about integrating consumer education into existing classrooms" as a specific example of this type of activity. Each of the other activities mentioned in the chart on page 40 was noted by at least five of the coordinators.

The above is very general evidence, but it does point to the fact that the activities of the Center have some continuing influence on those who use its services. There is some evidence of follow-up activity which is a response to actions taken as a part of Center programs. This is the kind of multiplier effect toward which Center services are aimed. The main burden for the improvement of consumer education throughout the state really depends on those who directly implement programs at the local level.

Evaluation Summary and Need Statement:

By all measures which have been made, support for the Center by the users of its services is very strong. In addition to the results of the above surveys a number of positive letters of support were received in connection with the federal grant application which was made. The programs and materials of the Center have received wide acceptance by those who have worked with them.

A major problem which remains and continues to affect many Center activities is the lack of a permanent funding source. The search for ongoing support at the present time occupies an inordinate share of the energy of the professional staff. This void also contributes to a lack of sure direction for Center activities. The basic direction of future programs is in large part dependent on the sources from which funds are received. Center programming could be better planned and integrated if the basic funding question were settled. With an ongoing base of support and central program thrust, the Center could then look to other sources for supplementary funds and activities without being totally dependent on these potentially changing directions.

It is of course, desired by the staff that the Center become an important part of the educational capabilities of Eastern Michigan University. A continuing relationship with the Michigan Department of Education is also anticipated. Not only for funding reasons but also for programmatic coherence and direction, the Center would hope to strengthen its ties to these organizations.

FUTURE DIRECTIONS

How does consumer education fit into what a young person needs to know and be able to do when he reaches the Age of Majority in Michigan?

What is a consumer education teacher? Should every teacher have skills in consumer education, or should only selected teachers have consumer teaching skills?

How are we going to change our college teacher training programs to equip teachers with knowledge and skills needed in consumer education?

How can we put consumer education together in a student-consumer perspective which will include law, economics, environment and politics?

What are the special needs of bilingual consumers, low income consumers, young adults, older Americans and the physically handicapped?

These questions from Dr. John Porter and others must be addressed in the days to come. Consumer education has achieved a momentum of its own in 1976, the future is bright but the work is not finished.

Teacher Inservice:

The Michigan Consumer Education Center has submitted a grant application to the U. S. Office of Consumers' Education which would provide the basic program direction and partial funding for the Center's operation for 1976-77. Should the funding be received, additional funds will be provided by Eastern Michigan University and the Michigan Department of Education.

A plan of action diagram of the proposed program is on page 45. The title of the project is "A Model Inservice Program for Teachers as a Component of a State-Wide Professional Development Center for consumer education.

Adult and Community Education:

The Center is looking toward expansion of its community education component. A proposal is currently being prepared for consideration by the Mott Foundation.

The activities would focus on curriculum and materials development and teacher training in consumer and economic education for community educators.

Elementary Consumer Education:

To meet the increasing number of requests for materials and curriculum assistance in elementary consumer education, the Center is tentatively planning to offer EMU Field Services courses in Elementary Consumer Education in 1976-77 in cooperation with the Department of Curriculum and Instruction.

Strengthened University Programs:

The Center plans to work closely with Eastern Michigan University colleges and departments in strengthening the teacher training capacity of the University in consumer and economic education. In addition to the regularly scheduled summer workshop, plans are being made to offer graduate credit courses in cooperation with local school districts and Montgomery Ward and Company, Inc.

Outreach Programs:

The Center plans to continue to expand its close relationship with various universities, organizations and agencies throughout the state and nation. Included are the Regional Educational Media Centers, the Career Education Planning Districts, the Consumer Educators of Michigan and many others.

With continued cooperation among education, business, government and community groups, consumer eduation can become an integral part of Michigan's educational programs.

PLAN OF ACTION DIAGRAM